

Information to identify the case:

Debtor 1	Michelle M Geiger	Social Security number or ITIN	xxx-xx-1342
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	15-27781-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle M Geiger

2/16/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michelle M Geiger
Debtor

Case No. 15-27781-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 16, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2021:

Recip ID	Recipient Name and Address
db	+ Michelle M Geiger, 111 Sandford Avenue, North Plainfield, NJ 07060-4319
cr	+ Specialized Loan Servicing, LLC, c/o Stewart Legal Group, P.L., P.O. Box 340514, Tampa, FL 33694-0514
cr	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCES, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ WELLS FARGO BANK, N.A. AS SERVICER FOR U.S. BANK N, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Wells Fargo Bank, N.A., as servicer for U.S. BANK, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515796906	+ County of Somerset, Somerset County Community, 27 Warren St, Somerville, NJ 08876-2921
515750102	+ P H E A A/h C B, Pob 61017, Harrisburg, PA 17106-1017
515750101	+ P H E A A/h C B, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183
515809873	+ PHEAA, PO Box 8147, Harrisburg PA 17105-8147
515750103	+ Phelan Hallinan & Diamond PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
518137689	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518137690	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
516443296	U.S. BANK N.A., AS TRUSTEE, SUCCESSOR et.al., AMERICAS SERVICING COMPANY, Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road Eagan MN 55121-7700
515877681	+ U.S. BANK N.A., AS TRUSTEE, SUCCESSOR et.al., AMERICAS SERVICING COMPANY, ATTENTION: BANKRUPTCY DEPARTMENT, MAC# D3347-014, 3476 STATEVIEW BOULEVARD FT. MILL, SC 29715-7203

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 16 2021 22:09:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 16 2021 22:09:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515750094	+ EDI: WFFC.COM	Feb 17 2021 02:53:00	Americas Servicing Co, P.o. Box 10328, Des Moines, IA 50306-0328
515750096	EDI: CAPITALONE.COM	Feb 17 2021 02:53:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
515750095	+ EDI: CAPITALONE.COM	Feb 17 2021 02:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
515839210	EDI: CAPITALONE.COM	Feb 17 2021 02:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516558943	EDI: ECMC.COM	Feb 17 2021 02:53:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
516558944	EDI: ECMC.COM	Feb 17 2021 02:53:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408, ECMC, PO BOX 16408, St. Paul, MN 55116-0408
515750097	+ Email/Text: bknotice@ercbpo.com	Feb 16 2021 22:09:00	Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Feb 16, 2021

Form ID: 3180W

Total Noticed: 27

515750098	+ Email/Text: bknotice@ercbpo.com	Feb 16 2021 22:09:00	Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
515750100	+ EDI: IIC9.COM	Feb 17 2021 02:53:00	IC System, Po Box 64378, Saint Paul, MN 55164-0378
515750099	+ EDI: IIC9.COM	Feb 17 2021 02:53:00	IC System, Attn: Bankruptcy, 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378
515758782	EDI: RMSC.COM	Feb 17 2021 02:53:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Kirsten B. Ennis	on behalf of Debtor Michelle M Geiger pacerecf@ennislegal.com r53278@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank National Association as Trustee Et Al... rsolarz@kmlawgroup.com

TOTAL: 5